

**Q.** What can the Small Business Administration (SBA) do for you?

**A.** According to Brent McMahan, the local SBA senior area manager, SBA's major endeavor on behalf of small business has been and continues to be financial assistance for new and existing small businesses through lending guarantees. Generally SBA does not make direct loans; instead, it makes a "loan guarantee" to the lenders, enabling banks to make loans to small businessmen and women who may not otherwise qualify.

The advantage of having an SBA office in southern Alabama is that SBA programs and services are more readily available. There also are special programs for the socially and economically disadvantaged, minorities and service-disabled veterans. The 8(a) and Small Disadvantaged Business development programs allow SBA to help these businesses compete on an equal basis with non-disadvantaged businesses. SBA works with U.S. federal agencies, including the General Services Administration and the Department of Defense, for small business set-asides in their governmental contracts and sponsors training to small business owners on qualifying for such government contracts. The SBA maintains a dynamic small business database used by federal agencies to find small businesses. The Central Contractor Registry ([www.ccr.gov](http://www.ccr.gov)) serves as a marketing resource for large firms and prime contractors to find qualified small businesses.

Counseling, advice and information on starting and managing a business is offered by SBA through a network of technical assistance partners, including the Small Business Development Center at the University of South Alabama, Women's Business Center and local SCORE (Service Corps of Retired Executives) chapters in Mobile and Baldwin counties.

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